

Information to identify the case:

Debtor 1	<u>Travis Cook</u>	Social Security number or ITIN	xxx-xx-9986
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Elizabeth Cook</u>	Social Security number or ITIN	xxx-xx-1285
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 20-14520-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Travis Cook

Elizabeth Cook
aka Elizabeth Anne Gordon

7/31/20

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Travis Cook
Elizabeth Cook
DebtorsCase No. 20-14520-KCF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 49

Date Rcvd: Jul 31, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 02, 2020.

db/jdb +Travis Cook, Elizabeth Cook, 831 Clifton Street, Forked River, NJ 08731-1229
 518767136 #+Ameris Bank, 225 S. Main Street, Moultrie, GA 31768-4576
 518767137 +Apex Asset Management, 2501 Oregon Pike, Ste 102, Lancaster, PA 17601-4890
 518767138 +Atlanticare Physicians Group, 54 W. Jimmie Leeds Road, Galloway, NJ 08205-9438
 518767139 B-Seaview Orthopaedic, 1200 Eagle Avenue, Asbury Park, NJ 07712-7631
 518767140 +Barnabas Health Med Group, P.O. Box 826504, Philadelphia, PA 19182-6504
 518767150 +Federal Loan Servicing, P.O. Box 60610, Harrisburg, PA 17106-0610
 518767153 +GM Financial Leasing, P.O. 100, Williamsville, NY 14231-0100
 518767152 +Garden State Bariatrics, 225 Millburn Avenue 204, Millburn, NJ 07041-1712
 518767155 +Harley-Davidson Insurance Svcs, Sentry Insurance Co, P.O. Box 8034, Stevens Point, WI 54481-8034
 518767158 Immediate Care Walk In, 1 NJ Rte 37, Toms River, NJ 08753
 518767159 +Jeteye/Pearle Vision, 1278 Hooper Avenue, Toms River, NJ 08753-3343
 518767160 +Kohl's, P.O. Box 3043, Milwaukee, WI 53201-3043
 518767161 +Labcorp, P.O. Box 2240, Burlington, NC 27216-2240
 518767162 +Lending Club, 595 Market Street, Ste 200, San Francisco, CA 94105-2807
 518767163 +Lien Solutions, P.O. Box 29071, Glendale, CA 91209-9071
 518767164 +Lyons, Doughty & Veldhuis, P.O. Box 1269, Mount Laurel, NJ 08054-7269
 518768868 +Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 518767166 +Radiology Phys at Community Med Ctr, c/o Apex Asset Management, P.O. Box 5407, Lancaster, PA 17606-5407
 518767167 +Remex Collection, 307 Wall Street, Princeton, NJ 08540-1515
 518767169 Schweiger Dermatology, 731 Lacey Road, Forked River, NJ 08731-1364
 518767170 Service Finance Company, PO Box 645377, Cincinnati, OH 45264-5370
 518767171 +Surf and Turf Construction, 4035 Ocean Heights Avenue, Egg Harbor Township, NJ 08234-7502
 518767173 +Urgent Care Physicians, c/o Remex Collection, 307 Wall Street, Princeton, NJ 08540-1515
 518767174 +Walters Kluwer Corporation, Legal Services, 28 Liberty Street, 26th Floor, New York, NY 10005-1514

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QTJORR.COM Aug 01 2020 03:03:00 Thomas Orr, Law Office of Thomas J. Orr, 321 High Street, Burlington, NJ 08016-4411
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 31 2020 23:47:24 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustregion03.ne.ecf@usdoj.gov Jul 31 2020 23:47:21 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 cr +EDI: AISACG.COM Aug 01 2020 03:04:00 CAPITAL ONE AUTO FINANCE, A DIVISION OF CAPITAL ON, 4515 N SANTA FE AVE, OKLAHOMA CITY, OK 73118-7901
 518767135 EDI: HNDA.COM Aug 01 2020 03:03:00 American Honda Finance, P.O. Box 166469, Irving, TX 75016
 518792932 +EDI: ATLASACQU.COM Aug 01 2020 03:03:00 Atlas Acquisitions LLC, on behalf of UHG I LLC, 294 Union St., Hackensack, NJ 07601-4303
 518767141 +EDI: WFNBN.COM Aug 01 2020 03:03:00 Big Lots/Comenity Bank, Bankruptcy Dept, P.O. Box 183043, Columbus, OH 43218-3043
 518767142 +EDI: CAPITALONE.COM Aug 01 2020 03:03:00 Capital One, Bankruptcy Dept, P.O. Box 30273, Salt Lake City, UT 84130-0273
 518767143 +EDI: CAPONEAUTO.COM Aug 01 2020 03:04:00 Capital One Auto Finance, P.O. Box 260848, Plano, TX 75026-0848
 518777298 +EDI: AISACG.COM Aug 01 2020 03:04:00 Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
 518767144 +EDI: CAPITALONE.COM Aug 01 2020 03:03:00 Capital One/Walmart, Bankruptcy Dept, P.O. Box 30273, Salt Lake City, UT 84130-0273
 518767146 +E-mail/Text: ebn@rwjbh.org Jul 31 2020 23:47:50 Community Medical Center, P.O. Box 903, Oceanport, NJ 07757-0903
 518767147 EDI: DISCOVER.COM Aug 01 2020 03:03:00 Discover, P.O. Box 30943, Salt Lake City, UT 84130
 518767148 +EDI: DISCOVERSL.COM Aug 01 2020 03:04:00 Discover Student Loans, P.O. Box 30948, Salt Lake City, UT 84130-0948
 518767149 +E-mail/Text: bknotice@ercbpo.com Jul 31 2020 23:47:27 ERC, 8014 Bayberry Road, Jacksonville, FL 32256-7412
 518767151 +EDI: AMINFOFP.COM Aug 01 2020 03:03:00 First Premier Bank, P.O. Box 5519, Sioux Falls, SD 57117-5519
 518767154 +E-mail/Text: bankruptcy.notices@hdfsi.com Jul 31 2020 23:47:58 Harley Davidson Financial Svcs, P.O. Box 22048, Carson City, NV 89721-2048
 518767156 EDI: RMSC.COM Aug 01 2020 03:03:00 Home Depot, 2455 Paces Ferry Rd NW, Atlanta, GA 30339
 518767157 +EDI: IIC9.COM Aug 01 2020 03:03:00 IC System, P.O. Box 64437, Saint Paul, MN 55164-0437
 518767145 EDI: JPMORGANCHASE Aug 01 2020 03:04:00 Chase Bank/Bankruptcy, Attn. Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
 518767160 +E-mail/Text: PBNCFNotifications@perituservices.com Jul 31 2020 23:46:29 Kohl's, P.O. Box 3043, Milwaukee, WI 53201-3043

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 49

Date Rcvd: Jul 31, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518767165 +E-mail/Text: bankruptcyteam@quickenloans.com Jul 31 2020 23:47:46 Quicken Loans,
1050 Woodward Avenue, Detroit, MI 48226-1906
518767168 +EDI: DRIV.COM Aug 01 2020 03:03:00 Santander Consumer USA, Attn: Bankruptcy Dept,
P.O. Box 560284, Dallas, TX 75356-0284
518767172 +EDI: WTRRN BANK.COM Aug 01 2020 03:03:00 Target, Bankruptcy Dept, P.O. Box 1327,
Minneapolis, MN 55440-1327
518767175 +EDI: WFFC.COM Aug 01 2020 03:03:00 Wells Fargo Education Service, P.O. Box 84712,
Sioux Falls, SD 57118-4712

TOTAL: 25

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 02, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 31, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Steven J. Abelson on behalf of Debtor Travis Cook sjaesq@atrbklaw.com,
atrbkl@gmail.com;r49787@notify.bestcase.com
Steven J. Abelson on behalf of Joint Debtor Elizabeth Cook sjaesq@atrbklaw.com,
atrbkl@gmail.com;r49787@notify.bestcase.com
Thomas Orr tom@torrlaw.com, Torr@ecf.axosfs.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5